

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND

In re:

KAREN L ODACHOWSKI

Debtor

\*

\*

\*

\*

Case No. 13-25155-RAG

Chapter 13

\*

\*

\*

\*

\*

\*

\*

**NOTICE OF FINAL CURE PAYMENT AND OPPORTUNITY FOR HEARING**

NOTICE IS HEREBY GIVEN by Robert S. Thomas, II, Chapter 13 Trustee, pursuant to Bankruptcy Rule 3002.1(f), that the Debtor has paid in full the amount required to cure the default on the claim secured by the principal residence of the Debtor(s), as evidenced by the proof of claim allowed in this case and funded by the confirmed plan. The Trustee payments were made under the claim filed by or on behalf of (or assigned to):

(Court Claim No. 9)  
US BANK TRUST NATIONAL ASSOCIATION  
c/o SN SERVICING CORPORATION  
323 5<sup>th</sup> STREET  
EUREKA, CA 95501  
Redacted Account No: 8314

The Trustee has no knowledge of and makes no representation concerning payment of other default amounts not provided for and funded in the plan in this case.

**THE PARTIES ARE HEREBY NOTIFIED:**

Pursuant to Bankruptcy Rule 3002.1(g), **within 21 days after service of this Notice**, the holder of the secured claim, or assignee, shall file and serve on the Debtor(s), the attorney for the Debtor(s), and the Trustee, a statement indicating (1) whether it agrees that the Debtor has paid in full the amount required to cure the default and (2) whether, consistent with 11 U.S.C. §1322(b)(5), the Debtor is otherwise current on all payments. The statement shall itemize any required cure or post-petition amounts that the holder contends remain unpaid as of the date of the statement. The statement shall be filed as a supplement to the holder's proof of claim and is not subject to Rule 3001(f). Failure to notify may result in sanctions. Upon the timely filing of a statement by the claimant, the Debtor(s) or the Trustee may file within 21 days a motion requesting a hearing to determine whether the amount required to cure the default and all required post-petition amounts have been paid in full.

**FURTHER, if the holder of the secured claim fails to timely file and serve a response to this Notice, the Court may enter an order declaring that the Debtor(s) has/have cured the default and that no amounts are unpaid as of the date of this Notice.**

Date: December 2, 2018

/s/ Robert S. Thomas, II  
Robert S. Thomas, II, Trustee  
300 E Joppa Road, Suite #409  
Towson, MD 21286  
(410) 825-5923  
[inquiries@ch13balt.com](mailto:inquiries@ch13balt.com)  
Chapter 13 Trustee

**CERTIFICATE OF SERVICE**

I hereby certify that on the 3<sup>rd</sup> day of December, 2018, I reviewed the Court's CM/ECF system and it reports that an electronic copy of the Notice of Final Cure Payment will be served electronically by the Court's CM/ECF system on the following:

Edward C. Christman christman-fascetta@bankruptcymd.com

I hereby certify that on the 3<sup>rd</sup> day of December, 2018, a copy of the Notice of Final Cure Payment was also mailed first class mail, postage prepaid to:

KAREN L ODACHOWSKI  
1674 JARRETTSVILLE ROAD  
JARRETTSVILLE, MD 21084

US BANK TRUST NATIONAL ASSOCIATION  
c/o SN SERVICING CORPORATION  
323 5<sup>th</sup> STREET  
EUREKA, CA 95501

MICHELLE GHIDOTTI-GONSALVES, TRANSFEREE'S AGENT  
US BANK TRUST NATIONAL ASSOCIATION  
C/O SN SERVICING CORPORATION  
323 5TH STREET  
EUREKA, CA 95501

/s/ Robert S. Thomas, II  
Robert S. Thomas, II, Trustee